What is claimed is:

1. A method of folding a protective cover article, the article having an initial upper surface, an initial lower surface, a longitudinal centerline, a transverse centerline, opposing first and second longitudinal edges, and opposing first and second transverse edges, the method of folding comprising: forming a number, greater than one, of longitudinally extending folds in an accordion-like manner, the longitudinally extending folds being spaced between opposing longitudinal edges, the resulting partially-folded article having an intermediate first surface and an intermediate second surface, thereafter forming an even number, greater than three, of transversely extending folds, the transversely extending folds being spaced between opposing transverse edges and formed by folding the first and second transverse edges inward toward the intermediate first surface, each of these folds being adjacent the first and second transverse edges, and thereafter folding the article in an accordion-like manner, each of these transversely extending folds being inboard of the folds formed by folding the first and second transverse edges inward toward the intermediate first surface.

2. The method described in claim 1, wherein the number of longitudinally extending folds is an even number.

3. A folded article formed by the method of claim 2, the folded article having a first outer panel and a second outer panel.

4. The folded article of claim 3, further comprising a finger placement indicator.

5. The folded article of claim 4, wherein the finger placement indicator is situated on an outer panel.

6. The folded article of claim 5, wherein the finger placement indicator is integrally formed with a portion of an outer panel.

7. The folded article of claim 5, wherein the folded article is a changing pad.

8. The folded article of claim 7, wherein at least one outer panel is rectangular.

9. The method described in claim 2, wherein the longitudinally extending folds are substantially equally spaced apart.

10. A folded article formed by the method of claim 9, the folded article being a changing pad.

11. The method described in claim 2, wherein the transversely extending folds are substantially equally spaced apart.

12. A folded article formed by the method of claim 11, the folded article being a changing pad.

13. The method described in claim 1, wherein the number of longitudinally extending folds is an odd number.

14. A folded article formed by the method of claim 13, the folded article having a first outer panel and a second outer panel.

15. The folded article of claim 14, further comprising a finger placement indicator.

16. The folded article of claim 15, wherein the finger placement indicator is situated on an outer panel.

17. The folded article of claim 16, wherein the finger placement indicator is integrally formed with a portion of an outer panel

18. The folded article of claim 16, wherein the folded article is a changing pad.

19. The folded article of claim 18, wherein at least one outer panel is rectangular.

20. The method described in claim 13, wherein the longitudinally extending folds are substantially equally spaced apart.

21. A folded article formed by the method of claim 20, the folded article being a changing pad.

22. The method described in claim 13, wherein the transversely extending folds are substantially equally spaced apart.

23. A folded article formed by the method of claim 22, the folded article being a changing pad.

24. A method of folding a protective cover article, the article having an initial upper surface, an initial lower surface, a longitudinal centerline, a transverse centerline, opposing first and second longitudinal edges, and opposing first and second transverse edges, the method of folding comprising: forming a number, greater than one, of longitudinally extending folds in an accordion-like manner, the longitudinally extending folds being spaced between opposing longitudinal edges, the resulting partially-folded article having an intermediate first surface and an intermediate second surface, thereafter forming an odd number, greater than two, of transversely extending folds in an accordion-like manner, the transversely extending folds being spaced between opposing transverse edges.

25. The method described in claim 24, wherein the number of longitudinally extending folds is an even number.

26. A folded article formed by the method of claim 25, the folded article having a first outer panel and a second outer panel.

27. The folded article of claim 26, further comprising a finger placement indicator.

28. The folded article of claim 27, wherein the finger placement indicator is situated on an outer panel.

29. The folded article of claim 28, wherein the finger placement indicator is integrally formed with a portion of an outer panel.

30. The folded article of claim 28, wherein the folded article is a changing pad.

31. The folded article of claim 30, wherein at least one outer panel is rectangular.

32. The method described in claim 22, wherein the longitudinally extending folds are substantially equally spaced apart.

33. A folded article formed by the method of claim 32, the folded article being a changing pad.

34. The method described in claim 25, wherein the transversely extending folds are substantially equally spaced apart.

35. A folded article formed by the method of claim 34, the folded article being a changing pad.

36. The method described in claim 24, wherein the number of longitudinally extending folds is an odd number.

37. A folded article formed by the method of claim 36, the folded article having a first outer panel and a second outer panel.

38. The folded article of claim 37, further comprising a finger placement indicator.

39. The folded article of claim 38, wherein the finger placement indicator is situated on an outer panel.

40. The folded article of claim 39, wherein the finger placement indicator is integrally formed with a portion of an outer panel

41. The folded article of claim 39, wherein the folded article is a changing pad.

42. The folded article of claim 41, wherein at least one outer panel is rectangular.

43. The method described in claim 36, wherein the longitudinally extending folds are substantially equally spaced apart.

44. A folded article formed by the method of claim 43, the folded article being a changing pad.

45. The method described in claim 36, wherein the transversely extending folds are substantially equally spaced apart.

46. A folded article formed by the method of claim 45, the folded article being a changing pad.

47. A method of folding a changing pad, the pad having an initial upper surface, an initial lower surface, a longitudinal centerline, a transverse centerline, opposing first and second longitudinal edges, and opposing first and second transverse edges, the method of folding comprising: forming at least four longitudinally extending folds in an accordion-like manner, the longitudinally extending folds being substantially equally spaced between opposing longitudinal edges, the resulting partially-folded changing pad having an intermediate first surface and an intermediate

second surface, thereafter forming at least four transversely extending folds, the transversely extending folds being substantially equally spaced between opposing transverse edges and formed by folding the first and second transverse edges inward toward the intermediate upper surface, each of these folds being adjacent the first and second transverse edges, and thereafter folding the article in an accordion-like manner, each of these transversely extending folds being inboard of the folds formed by folding the first and second transverse edges inward toward the intermediate upper surface.

48. A folded changing pad formed by the method of claim 47, the folded pad having a first outer panel and a second outer panel.

49. The folded pad of claim 48, wherein each outer panel has a major surface, a minor surface, and a periphery.

50. The folded pad of claim 49, further comprising a finger placement indicator.

51. The folded pad of claim 50, wherein the finger placement indicator is situated on an outer panel.

52. The folded pad of claim 51, wherein at least one outer panel is rectangular.

53. The folded pad of claim 49, wherein a portion of the major surface of the first outer panel comprises a portion of the initial lower surface.

54. The folded pad of claim 49, wherein a portion of the major surface of the second outer panel comprises a portion of the initial lower surface.

55. The folded pad of claim 49, wherein a portion of the major surface of each outer panel comprises a portion of the initial lower surface.

56. The folded pad of claim 55, wherein the initial lower surface comprises a material that is substantially liquid impermeable.

57. The folded pad of claim 56, wherein at least one outer panel is rectangular.